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Attorney Docket No.: 52493.000343

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship is as stated below next to my name;

I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

"INSURANCE INFORMATION MANAGEMENT SYSTEM AND METHOD"

the specification of which: ☐ is attached hereto.
☒ was filed on: July 17, 2003
as United States Application No.: 10/620,429
or PCT International Application No.: _____
and was amended on: _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 C.F.R. § 1.56.

And I hereby authorize and request our agents, Hunton & Williams, whose address is set forth below, to insert above, if necessary, the filing date and application number of said application when known.

Prior Foreign Application(s)

I hereby claim foreign priority benefits under 35 U.S.C. §§ 119(a)-(d) or (f), or § 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or § 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below by checking the box, any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed:

Application Number	Country	Date of Filing (day, month, year)	Date of Issue (day, month, year)	Priority Claimed	
				Yes <input type="checkbox"/>	No <input type="checkbox"/>
				Yes <input type="checkbox"/>	No <input type="checkbox"/>

Prior Provisional Application(s)

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

Application Number	Date of Filing (day, month, year)
60/280,146	02 April 2001

Prior United States Application(s)

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s), or § 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 C.F.R. § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number	Date of Filing (day, month, year)	Status - Patented, Pending, Abandoned
10/279,863	25 October 2002	Abandoned
10/028,964	27 December 2001	Abandoned

And I hereby appoint, both jointly and severally, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith the Hunton & Williams attorneys and agents associated with

CUSTOMER NUMBER 21967

All correspondence and telephone communications should be addressed to:

CUSTOMER NUMBER 21967

corresponding to the law firm of Hunton & Williams; Intellectual Property Department; 1900 K Street, N.W.; Suite 1200; Washington, DC 20006-1109; telephone number (202) 955-1500; facsimile number (202) 778-2201.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these

statements were made with the knowledge that willful false statements and the like so made are punishable by fine and imprisonment, or both, under 18 U.S.C. § 1001, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

NAME OF FIRST INVENTOR:

☐ A petition has been filed for this unsigned inventor

Signature Terry Cadigan Date 10/2/03
Given Name (first and middle (if any)) **Terry** Family Name or Surname **CADIGAN**
Citizenship: **USA**
Residence: **Rohnert Park, CA**
Mailing Address: **1537 Marlin Place, Rohnert Park, CA 94928**

NAME OF SECOND INVENTOR:

☐ A petition has been filed for this unsigned inventor

Signature _____ Date _____
Given Name (first and middle (if any)) **Eugene** Family Name or Surname **MANNACIO**
Citizenship: **USA**
Residence: **Novato, CA**
Mailing Address: **428 Alameda De La Loma, Novato, CA 94949-5938**

NAME OF THIRD INVENTOR:

☐ A petition has been filed for this unsigned inventor

Signature _____ Date _____
Given Name (first and middle (if any)) **Perry** Family Name or Surname **ALLEN**
Citizenship: **USA**
Residence: **Novato, CA**
Mailing Address: **1281-F Valley Oak Court, Novato, CA 94947**

NAME OF FOURTH INVENTOR:

☐ A petition has been filed for this unsigned inventor

Signature _____ Date _____
Given Name (first and middle (if any)) **Roger** Family Name or Surname **DESJARDINS**
Citizenship: **USA**
Residence: **North Andover, MA**
Mailing Address: **194 Raleigh Tavern Lane, North Andover, MA 01845**

statements were made with the knowledge that willful false statements and the like so made are punishable by fine and imprisonment, or both, under 18 U.S.C. § 1001, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

NAME OF FIRST INVENTOR:

☐ A petition has been filed for this unsigned inventor

Signature _____ Date _____
Given Name (first and middle (if any)) **Terry** Family Name or Surname **CADIGAN**
Citizenship: **USA**
Residence: **Rohnert Park, CA**
Mailing Address: **1537 Marlin Place, Rohnert Park, CA 94928**

NAME OF SECOND INVENTOR:

☐ A petition has been filed for this unsigned inventor

Signature *Eugene U. Mannacio* Date 10/6/03
Given Name (first and middle (if any)) **Eugene** Family Name or Surname **MANNACIO**
Citizenship: **USA**
Residence: **Novato, CA**
Mailing Address: **428 Alameda De La Loma, Novato, CA 94949-5938**

NAME OF THIRD INVENTOR:

☐ A petition has been filed for this unsigned inventor

Signature _____ Date _____
Given Name (first and middle (if any)) **Perry** Family Name or Surname **ALLEN**
Citizenship: **USA**
Residence: **Novato, CA**
Mailing Address: **1281-F Valley Oak Court, Novato, CA 94947**

NAME OF FOURTH INVENTOR:

☐ A petition has been filed for this unsigned inventor

Signature _____ Date _____
Given Name (first and middle (if any)) **Roger** Family Name or Surname **DESJARDINS**
Citizenship: **USA**
Residence: **North Andover, MA**
Mailing Address: **194 Raleigh Tavern Lane, North Andover, MA 01845**

statements were made with the knowledge that willful false statements and the like so made are punishable by fine and imprisonment, or both, under 18 U.S.C. § 1001, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

NAME OF FIRST INVENTOR:

☐ A petition has been filed for this unsigned inventor

Signature _____ Date _____
Given Name (first and middle (if any)) **Terry** Family Name or Surname **CADIGAN**
Citizenship: **USA**
Residence: **Rohnert Park, CA**
Mailing Address: **1537 Marlin Place, Rohnert Park, CA 94928**

NAME OF SECOND INVENTOR:

☐ A petition has been filed for this unsigned inventor

Signature _____ Date _____
Given Name (first and middle (if any)) **Eugene** Family Name or Surname **MANNACIO**
Citizenship: **USA**
Residence: **Novato, CA**
Mailing Address: **428 Alameda De La Loma, Novato, CA 94949-5938**

NAME OF THIRD INVENTOR:

☐ A petition has been filed for this unsigned inventor

Signature *Perry Allen* Date 10-2-2002
Given Name (first and middle (if any)) **Perry** Family Name or Surname **ALLEN**
Citizenship: **USA**
Residence: **Novato, CA**
Mailing Address: ~~1281 F Valley Oak Court, Novato, CA 94947~~ **31 Glen Rd., Novato, CA 94945**

NAME OF FOURTH INVENTOR:

☐ A petition has been filed for this unsigned inventor

Signature _____ Date _____
Given Name (first and middle (if any)) **Roger** Family Name or Surname **DESJARDINS**
Citizenship: **USA**
Residence: **North Andover, MA**
Mailing Address: **194 Raleigh Tavern Lane, North Andover, MA 01845**

statements were made with the knowledge that willful false statements and the like so made are punishable by fine and imprisonment, or both, under 18 U.S.C. § 1001, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

NAME OF FIRST INVENTOR:

☐ A petition has been filed for this unsigned inventor

Signature _____ Date _____
Given Name (first and middle (if any)) **Terry** Family Name or Surname **CADIGAN**
Citizenship: **USA**
Residence: **Rohnert Park, CA**
Mailing Address: **1537 Marlin Place, Rohnert Park, CA 94928**

NAME OF SECOND INVENTOR:

☐ A petition has been filed for this unsigned inventor

Signature _____ Date _____
Given Name (first and middle (if any)) **Eugene** Family Name or Surname **MANNACIO**
Citizenship: **USA**
Residence: **Novato, CA**
Mailing Address: **428 Alameda De La Loma, Novato, CA 94949-5938**

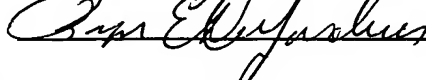
NAME OF THIRD INVENTOR:

☐ A petition has been filed for this unsigned inventor

Signature _____ Date _____
Given Name (first and middle (if any)) **Perry** Family Name or Surname **ALLEN**
Citizenship: **USA**
Residence: **Novato, CA**
Mailing Address: **1281-F Valley Oak Court, Novato, CA 94947**

NAME OF FOURTH INVENTOR:

☐ A petition has been filed for this unsigned inventor

Signature  _____ Date 10-10-03
Given Name (first and middle (if any)) **Roger** Family Name or Surname **DESJARDINS**
Citizenship: **USA**
Residence: **North Andover, MA**
Mailing Address: **194 Raleigh Tavern Lane, North Andover, MA 01845**

NAME OF FIFTH INVENTOR:

☐ A petition has been filed for this unsigned inventor

Signature *Gerri Chisholm* Date 10/3/03

Given Name
(first and middle (if any)) **Gerri**

Family Name
or Surname **CHISHOLM**

Citizenship: **USA**

Residence: **Novato, CA**

Mailing Address: **5 Meadowlark Court, Novato, CA 94947**

NAME OF SIXTH INVENTOR:

☐ A petition has been filed for this unsigned inventor

Signature _____ Date _____

Given Name
(first and middle (if any)) **Madge**

Family Name
or Surname **GRAHN**

Citizenship: **USA**

Residence: **San Rafael, CA**

Mailing Address: **120 Solano Street, San Rafael, CA 94901**

NAME OF FIFTH INVENTOR:

☐

A petition has been filed for this unsigned inventor

Signature _____

Date _____

Given Name

(first and middle (if any))

Gerri

Family Name

or Surname

CHISHOLM

Citizenship:

USA

Residence:

Novato, CA

Mailing Address:

5 Meadowlark Court, Novato, CA 94947

NAME OF SIXTH INVENTOR:

☐

A petition has been filed for this unsigned inventor

Signature _____

Date _____

Given Name

(first and middle (if any))

Madge

Family Name

or Surname

GRAHN

Citizenship:

USA

Residence:

San Rafael, CA

Mailing Address:

120 Solano Street, San Rafael, CA 94901



Attorney Docket No.: 52493.000343
GEFA 2001-014

BOX ASSIGNMENTS

ONLY PATENTS & PAT. APPLNS.

PAT. APPLNS. & PATENTS ONLY

To the Honorable Commissioner of Patents and Trademarks, Wash., D.C. 20231

SIR: Please record the attached original document or copy thereof on which the particulars are:

1. Name of conveying party(ies) (assignor(s)):

Terry Cadigan; Eugene Mannacio; Perry Allen; Roger Desjardins; Gerri Chisolm; and Madge Grahn

Additional name(s) of conveying party(ies) attached? []yes [X]no

2. Name and Address of Party(ies) receiving an interest (assignee(s)):

GE Financial Assurance Holdings, Inc.

Address: GE Financial Assurance Holdings, Inc.
6604 West Broad Street, Richmond, VA 23230

Country: U.S.

Additional name(s) & address(es) attached? []yes [X]no

3. Nature of Conveyance:

[X] Assignment Execution Date(s): October 2, 2003; October 6, 2003; October 2, 2003;
October 1, 2003; October 3, 2003; and October 3, 2003

[] Merger [] Change of Name [] Verified Translation

[] Security Agreement [] Other

4. Execution date(s) on the Declaration if filed herewith October 2, 2003; October 6, 2003; October 2, 2003;
October 1, 2003; October 3, 2003; and October 3, 2003

4.5 Application number(s) or patent number(s). Others on additional sheet(s) attached? []yes [X]no

A. Patent Application No(s). First Inventor
(series code/serial number) if not in Item 1
10/620,429

B. Patent No(s).
First Inventor if not in Item 1

5. Name and address of party to whom correspondence concerning document should be mailed:

JENNIFER A. ALBERT, ESQ.
Hunton & Williams
1900 K Street, NW, Suite 1200
Washington, D.C. 20006-1109
(see telephone number below)

6. Number involved:
Applns. 1 + Pats: = Total 1

7. Amount of fee enclosed:
\$40.00

8. If above fee missing or inadequate charge insufficiency to Deposit Account number 50-0206 (duplicate sheet not required.)

5.5 Atty. Dkt. 52493.000343

DO NOT USE THIS SPACE

9. Statement and signature

To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.

Signature

Attorney: James R. Miner
Reg. No. 40,444
Atty/Sec: JRM:mlr

10. Total number of pages including this cover sheet (Do NOT file dup. Cover sheet)

9

Date: December 19, 2003
Tel: 202-955-1978 Fax: 202-778-2201

ASSIGNMENT

31 Glen Rd.
NOVATO, CA
94947
pa

WHEREAS, WE, Terry CADIGAN, residing at 1537 Marlin Place, Rohnert Park, CA 94928; Eugene MANNACIO, residing at 428 Alameda De La Loma, Novato, CA 94949; Perry ALLEN, residing at ~~1281 F Valley Oak Court, Novato, CA 94947~~; Roger DESJARDINS, residing at 194 Raleigh Tavern Lane, North Andover, MA 01845; Gerri CHISOLM, residing at 5 Meadowlark Court, Novato, CA 94947; and Madge GRAHN, residing at 120 Solano Street, San Rafael, CA 94901, have invented certain new and useful improvements in and to the subject matter of:

"INSURANCE INFORMATION MANAGEMENT SYSTEM AND METHOD"

described in an application for United States Letters Patent filed on July 17, 2003, and accorded U.S. Application Serial No. 10/620,429, which is a continuation of U.S. Application Serial No. 10/279,863, filed October 25, 2002 (now abandoned), which is a continuation of U.S. Application Serial No. 10/028,964, filed December 27, 2001 (now abandoned) and which claims priority to U.S. Provisional Application Serial No. 60/280,146, filed April 2, 2001;

AND, WHEREAS, G.E. Financial Assurance Holdings, Inc., a corporation organized under the laws of the State of Delaware, having a place of business located at 6604 West Broad Street, Richmond, VA 23230 (hereinafter "ASSIGNEE"), is desirous of acquiring certain rights to the improvements and under the application;

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) or the equivalent thereof, and other good and valuable consideration, receipt of which is hereby acknowledged, we do hereby sell, assign and transfer unto said ASSIGNEE, its successors, assigns and legal representatives, our entire right, title and interest in and throughout the United States of America (including its territories and dependencies) and all countries foreign thereto in and to said improvements, said United States application, any other United States applications, including provisional, divisional, renewal, substitute, continuation, reexamination and reissue applications, based in whole or in part on said United States application or in whole or in part on said improvements, any foreign applications, including international and regional applications, based in whole or in part on any of the aforesaid United States applications or in whole or in part on said improvements, and in and to any and all letters patent, including extensions thereof, of any country which have been or may be granted on any of the aforesaid applications or on said improvements or any parts thereof;

AND WE hereby authorize and request our agents, Hunton & Williams, whose address is 1900 K Street, Suite 1200, Washington, DC 20006-1109, to insert hereon any identification necessary or desirable for recordation of this document, including the filing date and application number of said application when known.

AND WE hereby agree for ourselves and our heirs, executors and administrators to execute without further consideration any further documents and instruments which may be necessary, lawful and proper in the prosecution of said above-referenced application or in the preparation or prosecution of any continuing, substitute, divisional, renewal, reexamination or reissue application or in any amendments, extensions or interference proceedings, or other applications for patents of any region or country, that may be necessary to secure to ASSIGNEE

ASSIGNMENT

WHEREAS, WE, Terry CADIGAN, residing at 1537 Marlin Place, Rohnert Park, CA 94928; Eugene MANNACIO, residing at 428 Alameda De La Loma, Novato, CA 94949; Perry ALLEN, residing at 1281-F Valley Oak Court, Novato, CA 94947; Roger DESJARDINS, residing at 194 Raleigh Tavern Lane, North Andover, MA 01845; Gerri CHISOLM, residing at 5 Meadowlark Court, Novato, CA 94947; and Madge GRAHN, residing at 120 Solano Street, San Rafael, CA 94901, have invented certain new and useful improvements in and to the subject matter of:

“INSURANCE INFORMATION MANAGEMENT SYSTEM AND METHOD”

described in an application for United States Letters Patent filed on July 17, 2003, and accorded U.S. Application Serial No. 10/620,429, which is a continuation of U.S. Application Serial No. 10/279,863, filed October 25, 2002 (now abandoned), which is a continuation of U.S. Application Serial No. 10/028,964, filed December 27, 2001 (now abandoned) and which claims priority to U.S. Provisional Application Serial No. 60/280,146, filed April 2, 2001;

AND, WHEREAS, G.E. Financial Assurance Holdings, Inc., a corporation organized under the laws of the State of Delaware, having a place of business located at 6604 West Broad Street, Richmond, VA 23230 (hereinafter “ASSIGNEE”), is desirous of acquiring certain rights to the improvements and under the application;

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) or the equivalent thereof, and other good and valuable consideration, receipt of which is hereby acknowledged, we do hereby sell, assign and transfer unto said ASSIGNEE, its successors, assigns and legal representatives, our entire right, title and interest in and throughout the United States of America (including its territories and dependencies) and all countries foreign thereto in and to said improvements, said United States application, any other United States applications, including provisional, divisional, renewal, substitute, continuation, reexamination and reissue applications, based in whole or in part on said United States application or in whole or in part on said improvements, any foreign applications, including international and regional applications, based in whole or in part on any of the aforesaid United States applications or in whole or in part on said improvements, and in and to any and all letters patent, including extensions thereof, of any country which have been or may be granted on any of the aforesaid applications or on said improvements or any parts thereof;

AND WE hereby authorize and request our agents, Hunton & Williams, whose address is 1900 K Street, Suite 1200, Washington, DC 20006-1109, to insert hereon any identification necessary or desirable for recordation of this document, including the filing date and application number of said application when known.

AND WE hereby agree for ourselves and our heirs, executors and administrators to execute without further consideration any further documents and instruments which may be necessary, lawful and proper in the prosecution of said above-referenced application or in the preparation or prosecution of any continuing, substitute, divisional, renewal, reexamination or reissue application or in any amendments, extensions or interference proceedings, or other applications for patents of any region or country, that may be necessary to secure to ASSIGNEE

its interest and title in and to said improvements or any parts thereof, and in and to said several patents or any of them;

AND WE hereby covenant for ourselves and our legal representatives, and agree with said ASSIGNEE, its successors and assigns, that we have granted no right or license to make, use, sell or offer to sell said improvements, to anyone except said ASSIGNEE, that prior to the execution of this deed, our right, title and interest in said improvements had not been otherwise encumbered, and that we have not and will not execute any instrument in conflict therewith;

AND WE do hereby authorize and request the Director of the United States Patent and Trademark Office to issue any and all letters patent which may be granted upon said United States applications, or upon said improvements or any parts thereof when granted, to said ASSIGNEE.

IN WITNESS WHEREOF, we have hereunto set our hands and seals.

10/2/03
Date

Terry Cadigan
Terry CADIGAN

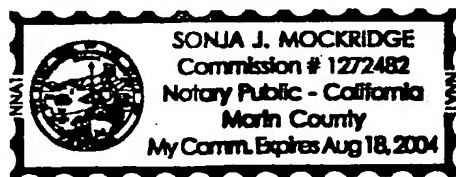
County of MARIN)
State of CALIFORNIA) ss:

On this 2ND day of OCTOBER, 2002, before me a Notary Public in and for the County and State aforesaid, personally appeared Terry Cadigan, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

Sonja J. Mockridge
Notary Public

My Commission Expires August 18, 2004

(SEAL)



HUNTON & WILLIAMS LLP
INTELLECTUAL PROPERTY DEPARTMENT
1900 K STREET, N.W.
SUITE 1200
WASHINGTON, DC 20006-1109
(202) 955-1500 (TELEPHONE)
(202) 778-2201 (FACSIMILE)

10/6/03

Date


Eugene MANNACIO

County of MARIN)

State of CALIFORNIA)

SS:

On this _____ day of _____, 2002, before me a Notary Public in and for the County and State aforesaid, personally appeared Eugene Mannacio, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

(SEAL)

Notary Public

My Commission Expires _____

HUNTON & WILLIAMS LLP
INTELLECTUAL PROPERTY DEPARTMENT
1900 K STREET, N.W.
SUITE 1200
WASHINGTON, DC 20006-1109
(202) 955-1500 (TELEPHONE)
(202) 778-2201 (FACSIMILE)

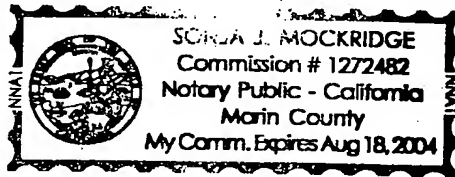
OCTOBER 2, 2003
Date

Perry Allen
Perry ALLEN

County of MARIN)
State of CALIFORNIA) ss:

On this 2ND day of OCTOBER, 2003 before me a Notary Public in and for the County and State aforesaid, personally appeared Perry Allen, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

(SEAL)



Sonja J. Mockridge
Notary Public

My Commission Expires August 18, 2004

HUNTON & WILLIAMS LLP
INTELLECTUAL PROPERTY DEPARTMENT
1900 K STREET, N.W.
SUITE 1200
WASHINGTON, DC 20006-1109
(202) 955-1500 (TELEPHONE)
(202) 778-2201 (FACSIMILE)

10/20/03
Date

Roger Desjardins
Roger DESJARDINS

County of)
) SS:
State of)

On this First day of October, ²⁰⁰³~~2002~~, before me a Notary Public in and for the County and State aforesaid, personally appeared Roger Desjardins, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

Seth D. Kulgor
Notary Public

(SEAL)

My Commission Expires 6/27/08

HUNTON & WILLIAMS LLP
INTELLECTUAL PROPERTY DEPARTMENT
1900 K STREET, N.W.
SUITE 1200
WASHINGTON, DC 20006-1109
(202) 955-1500 (TELEPHONE)
(202) 778-2201 (FACSIMILE)

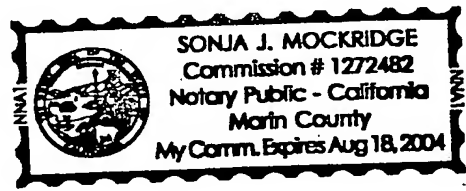
10/3/03
Date

Gerri Chisholm
Gerri CHISHOLM

County of MARIN)
) ss:
State of CALIFORNIA)

On this 3rd day of OCTOBER, 2003, before me a Notary Public in and for the County and State aforesaid, personally appeared Gerri Chisholm, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

(SEAL)



Sonja J. Mockridge
Notary Public

My Commission Expires August 18, 2004

10-3-03

Date

Madge GRAHN

County of MARIN)

State of CALIFORNIA)

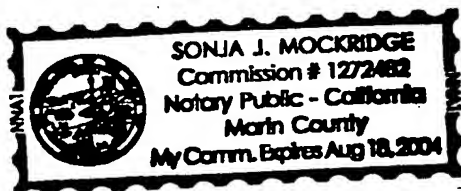
ss:

On this 3RD day of OCTOBER, 2002, before me a Notary Public in and for the County and State aforesaid, personally appeared Madge Grahn, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

Sonja J. Mockridge
Notary Public

My Commission Expires August 18, 2004

(SEAL)



HUNTON & WILLIAMS LLP
INTELLECTUAL PROPERTY DEPARTMENT
1900 K STREET, N.W.
SUITE 1200
WASHINGTON, DC 20006-1109
(202) 955-1500 (TELEPHONE)
(202) 778-2201 (FACSIMILE)